

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frederick T. Kellerman  
Ethel Louise Kellerman  
Debtors

Case No. 17-02553-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 27

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db/jdb +Frederick T. Kellerman, Ethel Louise Kellerman, 302 Dell Street,  
Bellefonte, PA 16823-4929  
4935895 +1st National Bank of Omaha, PO Box 3412, Omaha NE 68103-0412  
4935900 Aspen Dental, Dentalfirst Financing, Comenity Bank, PO Box 659622,  
San Antonio TX 78265-9622  
4935902 MSHMC Physicians Group, PO Box 643313, Pittsburg PA 15264-3313  
4935903 +Mount Nittany Medical Center, 1800 E Park Avenue, State College PA 16803-6797  
4935885 ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337  
(address filed with court: Northwest Savings Bank, PO Box 1793, Warren PA 16365-6793)  
4935886 +Roundpoint Mortgage Servicing, 5032 Parkway Plaza Blvd, Charlotte NC 28217-1934  
4935905 +Titan Federal Credit Union, 114 Mack Avenue, Pleasant Gap PA 16823-3104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4935881 EDI: CAPITALONE.COM Oct 05 2017 18:58:00 Capital One Bank USA NA, PO Box 85015,  
Richmond VA 23285-5015  
4935899 +EDI: CAPITALONE.COM Oct 05 2017 18:58:00 Capital One, PO Box 30285,  
Salt Lake City UT 84130-0285  
4935893 +EDI: CITICORP.COM Oct 05 2017 18:58:00 Citi Cards/Citibank, PO Box 6241,  
Sioux Falls SD 57117-6241  
4935882 EDI: CITICORP.COM Oct 05 2017 18:58:00 Citicards CBNA, PO Box 6241,  
Sioux Falls SD 57117-6241  
4935892 +EDI: WFNNB.COM Oct 05 2017 18:58:00 Comenity Bank/Kingsize, PO Box 182789,  
Columbus OH 43218-2789  
4935883 EDI: WFNNB.COM Oct 05 2017 18:58:00 Comenity Bank/Woman Within, PO Box 182789,  
Columbus OH 43218-2789  
4935898 +EDI: WFNNB.COM Oct 05 2017 18:58:00 Comenity Capital/DTLFST, PO Box 182120,  
Columbus OH 43218-2120  
4935901 E-mail/Text: csdlclientservices@cboflanc.com Oct 05 2017 18:59:35  
Credit Bureau of Lancaster County Inc, PO Box 1271, Lancaster PA 17608-1271  
4935896 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 05 2017 18:59:33 Credit Management Co,  
2121 Noblestown Road, Pittsburgh PA 15205-3956  
4935884 EDI: DISCOVER.COM Oct 05 2017 18:58:00 Discover Bank, PO Box 15316,  
Wilmington DE 19850-5316  
4935897 EDI: DISCOVER.COM Oct 05 2017 18:58:00 Discover Financial Services, PO Box 15316,  
Wilmington DE 19850  
4935887 E-mail/Text: nancy@embracehomeloans.com Oct 05 2017 18:59:40 Embrace Home Loans,  
25 Enterprise Ctr, Middletown RI 02842-5201  
4936442 +EDI: PRA.COM Oct 05 2017 18:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4935904 +E-mail/Text: recovery@paypal.com Oct 05 2017 18:59:12 PayPal, 2211 N 1st Street,  
San Jose CA 95131-2021  
4935891 +EDI: RMSC.COM Oct 05 2017 18:58:00 Synccb/Sams Club, PO Box 965005,  
Orlando FL 32896-5005  
4935890 +EDI: RMSC.COM Oct 05 2017 18:58:00 Synchrony Bank/Lowes, PO Box 965005,  
Orlando FL 32896-5005  
4935894 +EDI: RMSC.COM Oct 05 2017 18:58:00 Synchrony Bank/Walmart, PO Box 965024,  
Orlando FL 32896-5024  
4935888 EDI: USBANKARS.COM Oct 05 2017 18:58:00 US Bank, PO Box 108 C B Disputes,  
Saint Louis MO 63166-0108  
4935889 +EDI: BLUESTEM Oct 05 2017 18:58:00 Webbank/Fingerhut, 6250 Ridgewood Road,  
Saint Cloud MN 56303-0820

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Embrace Home Loans, Inc. bkgroup@kmlawgroup.com  
John P Neblett (Trustee) jpn@neblettlaw.com, pa06@ecfcbis.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
W. David Todd on behalf of Joint Debtor Ethel Louise Kellerman boalsburg@hotmail.com,  
dwdt@aol.com  
W. David Todd on behalf of Debtor Frederick T. Kellerman boalsburg@hotmail.com, dwdt@aol.com  
TOTAL: 5

**Information to identify the case:**Debtor 1 **Frederick T. Kellerman**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9748**

EIN ---

Debtor 2 **Ethel Louise Kellerman**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6627**

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **4:17-bk-02553-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Frederick T. Kellerman  
dba Frederick T. Kellerman Tax PreparationEthel Louise Kellerman  
fdbba Ethel L. Kellerman Day Care**By the  
court:**October 5, 2017Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**